

Loan Payment Calculator			
Date	--NOW()	Rate	0.045
Item		House	
Price	305600	Years	18
Down Pymt.	63000	Monthly Payment	=PMT(Rate/12,12*Years,Loan_Amount,Price-Down_Pymt)
Loan Amount	=Price-Down_Pymt	Total Interest	=12 * Years * Monthly_Payment - Loan_Amount
		Total Cost	=Price + Total_Interest

Varying Interest Rate Schedule				
Rate	Monthly Payment	Total Interest	Total Cost	
0.04	=E4	=E5	=E6	
0.0425	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.04	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.0475	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.05	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.0525	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.055	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.0575	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.06	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.0625	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.065	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.0675	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.07	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	
0.0725	=TABLE(E2)	=TABLE(E2)	=TABLE(E2)	

Amortization Schedule				
Year	Beginning Balance	Ending Balance	Paid On Principal	Interest Paid
1	=C6	=IF(G3 <= \$E\$3, PV(\$E\$2 / 12, -H3 - I3		=IF(H3 > 0, 12 * \$E\$4 - J3, 0)
2	=I3	=IF(G4 <= \$E\$3, PV(\$E\$2 / 12, -H4 - I4		=IF(H4 > 0, 12 * \$E\$4 - J4, 0)
3	=I4	=IF(G5 <= \$E\$3, PV(\$E\$2 / 12, -H5 - I5		=IF(H5 > 0, 12 * \$E\$4 - J5, 0)
4	=I5	=IF(G6 <= \$E\$3, PV(\$E\$2 / 12, -H6 - I6		=IF(H6 > 0, 12 * \$E\$4 - J6, 0)
5	=I6	=IF(G7 <= \$E\$3, PV(\$E\$2 / 12, -H7 - I7		=IF(H7 > 0, 12 * \$E\$4 - J7, 0)
6	=I7	=IF(G8 <= \$E\$3, PV(\$E\$2 / 12, -H8 - I8		=IF(H8 > 0, 12 * \$E\$4 - J8, 0)
7	=I8	=IF(G9 <= \$E\$3, PV(\$E\$2 / 12, -H9 - I9		=IF(H9 > 0, 12 * \$E\$4 - J9, 0)
8	=I9	=IF(G10 <= \$E\$3, PV(\$E\$2 / 12, -H10 - I10		=IF(H10 > 0, 12 * \$E\$4 - J10, 0)
9	=I10	=IF(G11 <= \$E\$3, PV(\$E\$2 / 12, -H11 - I11		=IF(H11 > 0, 12 * \$E\$4 - J11, 0)
10	=I11	=IF(G12 <= \$E\$3, PV(\$E\$2 / 12, -H12 - I12		=IF(H12 > 0, 12 * \$E\$4 - J12, 0)
11	=I12	=IF(G13 <= \$E\$3, PV(\$E\$2 / 12, -H13 - I13		=IF(H13 > 0, 12 * \$E\$4 - J13, 0)
12	=I13	=IF(G14 <= \$E\$3, PV(\$E\$2 / 12, -H14 - I14		=IF(H14 > 0, 12 * \$E\$4 - J14, 0)
13	=I14	=IF(G15 <= \$E\$3, PV(\$E\$2 / 12, -H15 - I15		=IF(H15 > 0, 12 * \$E\$4 - J15, 0)
14	=I15	=IF(G16 <= \$E\$3, PV(\$E\$2 / 12, -H16 - I16		=IF(H16 > 0, 12 * \$E\$4 - J16, 0)
15	=I16	=IF(G17 <= \$E\$3, PV(\$E\$2 / 12, -H17 - I17		=IF(H17 > 0, 12 * \$E\$4 - J17, 0)
16	=I17	=IF(G18 <= \$E\$3, PV(\$E\$2 / 12, -H18 - I18		=IF(H18 > 0, 12 * \$E\$4 - J18, 0)
17	=I18	=IF(G19 <= \$E\$3, PV(\$E\$2 / 12, -H19 - I19		=IF(H19 > 0, 12 * \$E\$4 - J19, 0)
18	=I19	=IF(G20 <= \$E\$3, PV(\$E\$2 / 12, -H20 - I20		=IF(H20 > 0, 12 * \$E\$4 - J20, 0)
		Subtotal	=SUM(J3:J20)	=SUM(K3:K20)
		Down Pymt.		=C5
		Total Cost		=J21 + K21 + K22